

**Information to identify the case:**

Debtor 1 **Robert G. Grannis**  
First Name Middle Name Last Name

Debtor 2 **Susan A. Grannis**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8403**  
EIN **-----**

Social Security number or ITIN **xxx-xx-8823**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-24055-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert G. Grannis

Susan A. Grannis

4/15/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert G. Grannis  
 Susan A. Grannis  
 Debtors

Case No. 15-24055-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
Form ID: 3180WPage 1 of 3  
Total Noticed: 63

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db/jdb +Robert G. Grannis, Susan A. Grannis, 250 Fourth Street, Pittsburgh, PA 15225-1317  
 cr +Duckstein Contracting, Inc., 627 Chartiers Avenue, McKees Rocks, PA 15136-3827  
 14172985 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14132617 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697  
 14132619 +Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203-4774  
 14132623 +Duckstein Contracting, 627 Chartiers Avenue, Mc Kees Rocks, PA 15136-3827  
 14132625 +Family Handyman, c/o North Shore Agency, PO Box 9205, Old Bethpage, NY 11804-9005  
 14132626 +Fingerhut, c/o De Ville Asset Management, PO Box 1987, Colleyville, TX 76034-1987  
 14132627 +First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557  
 14132628 +Frederic I. Weinberg, Esquire, Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395  
 14206694 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 14133667 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197)  
 14132640 +Sto-Rox Neighborhood HLT, 710 Thompson Avenue, Mc Kees Rocks, PA 15136-3808  
 14132641 +The Home Depot, PO Box 9001010, Louisville, KY 40290-1010  
 14132643 +UPMC Passavant, 417 Bridge Street, Danville, VA 24541-1403  
 14132642 +UPMC Passavant, c/o State Collection Service, PO Box 6250, Madison, WI 53716-0250  
 14189206 +UPMC Passavant, 6681 Country Club Drive, Golden Valley, MN 55427-4601  
 14132644 +UPMC Physician Services, 417 Bridge Street, Danville, VA 24541-1403  
 14132645 +UPMC Physicians Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 14132646 +UPMC Radiology, PO Box 382059, Pittsburgh, PA 15250-0001  
 14132647 +Valley Ambulance Authority, c/o Amerassist AR Solutions, 8415 Pulsar Place, Suite 250, Columbus, OH 43240-4033  
 152111363 +WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2020 04:01:28 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Apr 16 2020 07:38:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

cr +E-mail/Text: bncmail@w-legal.com Apr 16 2020 04:02:09 Synchrony Bank,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132

14132613 EDI: RMSC.COM Apr 16 2020 07:38:00 Amazon/Synchrony Bank, PO Box 960013,  
 Orlando, FL 32896-0013

14164544 EDI: AIS.COM Apr 16 2020 07:38:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838

14132615 EDI: BANKAMER.COM Apr 16 2020 07:38:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886

14132616 +EDI: RMSC.COM Apr 16 2020 07:38:00 BP/SYNCB, PO Box 530942, Atlanta, GA 30353-0942

14186304 EDI: BL-BECKET.COM Apr 16 2020 07:38:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
 PO BOX 3001, MALVERN, PA 19355-0701

14132614 EDI: CITICORP.COM Apr 16 2020 07:38:00 AT&T Universal Card, Processing Center,  
 Des Moines, IA 50363

14132639 EDI: SEARS.COM Apr 16 2020 07:38:00 Sears, PO Box 183081, Columbus, OH 43218

14189796 +EDI: WFNNB.COM Apr 16 2020 07:38:00 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

14132618 +EDI: CAPITALONE.COM Apr 16 2020 07:38:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083

14154337 EDI: CAPITALONE.COM Apr 16 2020 07:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083

14170749 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:13 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

14132620 +EDI: CITICORP.COM Apr 16 2020 07:38:00 Citi Cards, PO Box 9001037,  
 Louisville, KY 40290-1037

14132621 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 16 2020 04:03:16 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873

14132622 +EDI: DISCOVER.COM Apr 16 2020 07:38:00 Discover, PO Box 71084, Charlotte, NC 28272-1084

14136796 EDI: DISCOVER.COM Apr 16 2020 07:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

14132624 +E-mail/Text: kburkley@bernsteinlaw.com Apr 16 2020 04:02:34 Duquesne Light,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942

14202394 +E-mail/Text: kburkley@bernsteinlaw.com Apr 16 2020 04:02:34 Duquesne Light Company,  
 c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945

14167836 EDI: ECAST.COM Apr 16 2020 07:38:00 ECAST SETTLEMENT CORPORATION, POB 29262,  
 NEW YORK, NY 10087-9262

14132629 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:13 HSBC Bank Nevada,  
 c/o Cavalry SPV I LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2321

District/off: 0315-2

User: nsha  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Apr 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14203284 +EDI: IRS.COM Apr 16 2020 07:38:00 Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107  
14132632 +EDI: RMSC.COM Apr 16 2020 07:38:00 JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090  
14132631 +E-mail/Text: BKRMailOPS@weltman.com Apr 16 2020 04:01:18 Jared Jewelers, 375 Ghent Road, Akron, OH 44333-4601  
14132633 +E-mail/Text: bncnotices@becket-lee.com Apr 16 2020 04:01:06 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
14132634 +EDI: RMSC.COM Apr 16 2020 07:38:00 Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914  
14198753 E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 16 2020 04:04:07 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
14143010 +EDI: CBSMASON Apr 16 2020 07:38:00 Masseys, PO Box 2822, Monroe, WI 53566-8022  
14132635 EDI: PARALONMEDCREDIT Apr 16 2020 07:38:00 Medicredit, PO Box 1629, Maryland Heights, MO 63043-0629  
14132636 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 16 2020 04:03:07 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702  
14165573 +EDI: MID8.COM Apr 16 2020 07:38:00 Midland Credit Management Inc, as agent for Midland Funding LLC, PO Box 2011, Warren MI 48090-2011  
14132637 +EDI: IIC9.COM Apr 16 2020 07:38:00 North Hills Endocrine Associates, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378  
14195161 EDI: PRA.COM Apr 16 2020 07:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14132638 +EDI: RMSC.COM Apr 16 2020 07:38:00 PayPal, PO Box 105658, Atlanta, GA 30348-5658  
14133631 EDI: RECOVERYCORP.COM Apr 16 2020 07:38:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
14952590 +E-mail/Text: bncmail@w-legal.com Apr 16 2020 04:02:09 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
14132648 +E-mail/Text: compliance@chaserrec.com Apr 16 2020 04:02:49 Verizon, c/o Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503  
14132649 +EDI: VERIZONCOMB.COM Apr 16 2020 07:38:00 Verizon Fios, 500 Technology Drive, Saint Charles, MO 63304-2225  
14132650 +EDI: VERIZONCOMB.COM Apr 16 2020 07:38:00 Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055  
14132651 +EDI: RMSC.COM Apr 16 2020 07:38:00 Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr JPMorgan Chase Bank, National Association  
cr Wilmington Savings Fund Society, FSB, et.al.  
14132630 Internal revenue Serivece

TOTALS: 4, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmllawgroup.com  
Jerome B. Blank on behalf of Creditor Wilmington Savings Fund Society, FSB, et.al.  
pawb@fedphe.com

District/off: 0315-2

User: nsha  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 63

Date Rcvd: Apr 15, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth M. Steinberg on behalf of Joint Debtor Susan A. Grannis  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Kenneth M. Steinberg on behalf of Debtor Robert G. Grannis julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association  
pabk@logs.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTeinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@berNSTeinlaw.com  
Robert J. Garvin on behalf of Creditor Duckstein Contracting, Inc. RobertG@gkgattorneys.com,  
ddavidson@gkgattorneys.com  
Ronda J. Winnecour cmecf@chapter13trusteeWDPA.com  
Thomas Song on behalf of Creditor Wilmington Savings Fund Society, FSB, et.al.  
pawb@fedphe.com

TOTAL: 11